

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Howard Wayne Heacock, Jr.  
 Kari A. Heacock  
 Debtors

Case No. 16-18118-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Jul 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2017.

db/jdb +Howard Wayne Heacock, Jr., Kari A. Heacock, 2213 Briarcliff Avenue,  
 Boothwyn, PA 19061-3848  
 13826510 +Equifax, PO Box 740256, Atlanta, GA 30374-0256  
 13826511 +Experian, 955 American Lane, Schaumburg, IL 60173-4998  
 13826512 +Harleysville Natl B&T, 271 Main Street, Harleysville, PA 19438-2415  
 13826520 +Stephen V. Bottiglieri, Esquire, 230 N. Monroe Street, Media, PA 19063-2908  
 13826526 Transunion, PO Box 2000, Chester, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: steve@bottiglierilaw.com Jul 07 2017 01:39:03 STEPHEN VINCENT BOTTIGLIERI,  
 66 Euclid Street, Suite C, Woodbury, NJ 08096  
 tr +E-mail/Text: notice@ph13trustee.com Jul 07 2017 01:39:35 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704  
 smg E-mail/Text: bankruptcy@phila.gov Jul 07 2017 01:39:28 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jul 07 2017 01:39:15  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 07 2017 01:39:25 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 07 2017 01:39:20 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13880436 EDI: RESURGENT.COM Jul 07 2017 01:33:00 Ashley Funding Services, LLC its successors and,  
 assigns as assignee of Laboratory, Corporation of America Holdings,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13826503 +E-mail/Text: steve@bottiglierilaw.com Jul 07 2017 01:39:37 Bottiglieri Law, LLC,  
 66 Euclid street, Suite C, Woodbury, NJ 08096-4626  
 13826504 EDI: CAPITALONE.COM Jul 07 2017 01:33:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238  
 13933118 EDI: BL-BECKET.COM Jul 07 2017 01:33:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 13826505 +EDI: CHASE.COM Jul 07 2017 01:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 13826506 +Fax: 602-659-2196 Jul 07 2017 02:41:50 CheckSystems, Attn: Customer Relations,  
 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703  
 13887920 +EDI: CITICORP.COM Jul 07 2017 01:33:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 13826507 +EDI: CIAC.COM Jul 07 2017 01:33:00 Citimortgage Inc, Po Box 9438,  
 Gaithersburg, MD 20898-9438  
 13826508 +EDI: WFNNB.COM Jul 07 2017 01:33:00 Comenity Bank/dressbrn, Po Box 182789,  
 Columbus, OH 43218-2789  
 13826509 +EDI: WFNNB.COM Jul 07 2017 01:33:00 Comenity Capital/hsn, 995 W 122nd Ave,  
 Westminster, CO 80234-3417  
 13826514 EDI: IRS.COM Jul 07 2017 01:33:00 Internal Revenue Service,  
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
 13826516 +EDI: CBSKOHLS.COM Jul 07 2017 01:33:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 13826517 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 07 2017 01:39:20  
 Office of the United States Trustee, 833 Chestnut Street, Suite 500,  
 Philadelphia, PA 19107-4405  
 13883478 +EDI: RESURGENT.COM Jul 07 2017 01:33:00 PYOD, LLC its successors and assigns as assignee,  
 of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 13826518 +E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jul 07 2017 01:39:15  
 Pennsylvania Department of Revenue, Bankruptcy Division, Department 280946,  
 Harrisburg, PA 17128-0001  
 13878448 EDI: Q3G.COM Jul 07 2017 01:33:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13878447 EDI: Q3G.COM Jul 07 2017 01:33:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13826519 +EDI: SEARS.COM Jul 07 2017 01:33:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 13826521 +EDI: RMSC.COM Jul 07 2017 01:33:00 Syncb/amer Eagle Dc, Po Box 965005,  
 Orlando, FL 32896-5005  
 13826522 +EDI: RMSC.COM Jul 07 2017 01:33:00 Syncb/dkdc, Po Box 965005, Orlando, FL 32896-5005  
 13826523 +EDI: TDBANKNORTH.COM Jul 07 2017 01:33:00 Td Bank N.a., 32 Chestnut St,  
 Lewiston, ME 04240-7799  
 13826524 +EDI: WTRRNBNB.COM Jul 07 2017 01:33:00 Td Bank Usa/targetcred, Po Box 673,  
 Minneapolis, MN 55440-0673  
 13826525 +E-mail/Text: crwkflw@firstdata.com Jul 07 2017 01:39:32 TeleCheck Services, Inc.,  
 5251 Westheimer, Houston, TX 77056-5416  
 13826527 +E-mail/Text: WFB.Bankruptcy@cabelas.com Jul 07 2017 01:39:37 Worlds Foremost Bank N,  
 4800 Nw 1st Street, Lincoln, NE 68521-4463

TOTAL: 30

District/off: 0313-2

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Page 2 of 2  
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Date Rcvd: Jul 06, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
aty\* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, 1234 Market Street, Suite 1813,  
Philadelphia, PA 19107-3704  
13826513\* +Howard Wayne Heacock, Jr., 2213 Briarcliff Avenue, Boothwyn, PA 19061-3848  
13826515\* +Kari A. Heacock, 2213 Briarcliff Avenue, Boothwyn, PA 19061-3848  
TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2017

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
STEPHEN VINCENT BOTTIGLIERI on behalf of Debtor Howard Wayne Heacock, Jr. steve@bottiglierilaw.com, ecfnotice@comcast.net  
STEPHEN VINCENT BOTTIGLIERI on behalf of Joint Debtor Kari A. Heacock steve@bottiglierilaw.com, ecfnotice@comcast.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 7

**Information to identify the case:**

Debtor 1	Howard Wayne Heacock Jr.	Social Security number or ITIN xxx-xx-6731
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Kari A. Heacock	Social Security number or ITIN xxx-xx-9026
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter 7 11/21/16
Case number:	16-18118-amc	Date case converted to chapter 13 2/28/17

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Howard Wayne Heacock Jr.	Kari A. Heacock
<b>2. All other names used in the last 8 years</b>	aka H. Wayne Heacock Jr.	
<b>3. Address</b>	2213 Briarcliff Avenue Boothwyn, PA 19061	2213 Briarcliff Avenue Boothwyn, PA 19061
<b>4. Debtor's attorney</b> Name and address	STEPHEN VINCENT BOTTLIGLIERI 66 Euclid Street Suite C Woodbury, NJ 08096	Contact phone 888-793-0373 Email: <a href="mailto:steve@bottiglierilaw.com">steve@bottiglierilaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfmails@ph13trustee.com">ecfmails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office --</u> <u>8:30 A.M. to 5:00 P.M. Reading Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 7/6/17

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>August 9, 2017 at 12:30 PM</b>	<b>Location:</b> Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 10/8/17</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 11/7/17</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 5/20/17</b>
	<b>Deadlines for filing proof of claim:</b>	
	<p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<b>Deadline to object to exemptions:</b>	<b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
	<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$495.00 per month for 60 months. The hearing on confirmation will be held on: <b>9/19/17 at 10:00 AM, Location: Courtroom #5, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	